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Attorney Docket No: MCS-003-98

Applicants respectfully request the application be amended as set forth below.

### IN THE CLAIMS

Please amend claims 1, 12, 25, and 32 as follows:

1. (Currently Amended) A computer-implemented method for displaying custom and personalized information on a client system comprising:
  - collecting data associated with a user;
  - processing the data to extract user characteristics to create unique user profiles and generate personalized information;
  - tracking at least a portion of the data and performing estimation calculations using the client to generate results and updated personalized information;
  - adjusting the results dynamically on the client by a user's interaction with the results;
  - preventing the user from encountering sub-item or dependency conflicts by automatically correcting any conflicts to prevent the conflicts from being displayed during the user's interaction with the results, wherein a set of transmitted rules of enforcement is used that contain all potential configurable conflicts between sub-items that may occur during the user's interaction and corresponding safeguards to prevent the user from encountering and viewing a conflict during the user's interaction with the results; and
  - automatically communicating the results and the personalized and updated information to the user via the client.
2. (Original) The method of claim 1, wherein the client system is an interactive computer environment.
3. (Original) The method of claim 2, wherein a server and client communicate over the World Wide Web of the Internet.
4. (Original) The method of claim 3, wherein the server and client are operable

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in an HTML environment.

5. (Original) The method of claim 1, further comprising providing interface options for allowing adjustment and filtering of the personalized information and results in response to user input.

6. (Original) The method of claim 5, wherein the adjustable interface options are interactive graphical controls.

7. (Original) The method of claim 1, wherein the user characteristics include at least one of user profiles, trends, tendencies and demographics.

8. (Original) The method of claim 1, wherein the results and personalized and updated information are transmitted to the client and displayed on a World Wide Web page on the Internet and in personalized email.

9. (Original) The method of claim 1, wherein portions of the data are displayed as interactive data for allowing real time interaction and manipulation of information.

10. (Original) The method of claim 9, wherein the interactive data is used for calculating projected automobile repair costs and computing projected prices of automobiles in real time on the client.

11. (Original) The method of claim 10, wherein client side-processing of the results is used to enable the real time interactivity.

12. (Currently Amended) A display device having rendered thereon personalized data and updated results, the display device comprising:  
a page having at least one field of personalized information and associated criteria;

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wherein a client system tracks user defined data and performs estimation calculations to automatically and dynamically generate results, a user adjusts the results in real time by interacting with the results and updates the personalized information of the fields and criteria;

wherein the client system prevents the user from encountering sub-item or dependency conflicts by automatically correcting any such conflicts to prevent display of the conflicts on the display device during the user's interaction with the results;

wherein the client system uses a set of transmitted rules of enforcement containing all potential configurable conflicts between sub-items that may occur during the user's interaction and corresponding safeguards to prevent the user from encountering and viewing a conflict during the user's interaction with the results; and

wherein the client system transmits the results and personalized and updated information to the user.

13. (Original) The display device of claim 12, wherein the client system is an interactive computer environment.

14. (Original) The display device of claim 12, further comprising adjustable interface tools including input boxes for adjusting criteria of associated criteria in real time.

15. (Previously Presented) The display device of claim 14, wherein the interface tools are at least one of drop-down menus, check boxes and radio buttons.

16. (Original) The display device of claim 12, wherein a server and client communicate over the World Wide Web of the Internet.

17. (Original) The display device of claim of claim 16, wherein the server and client are operable in an HTML environment.

18. (Previously Presented) The display device of claim 12, further comprising

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interface options for allowing adjustment and filtering of the personalized information and results in response to user input.

19. (Original) The display device of claim 18, wherein the adjustable interface options are interactive graphical controls.

20. (Original) The display device of claim 12, wherein user characteristics are generated from the user defined data to extract at least one of user profiles, trends, tendencies and demographics.

21. (Original) The display device of claim 12, wherein the results and personalized and updated information are transmitted to the client and displayed on a World Wide Web page on the Internet and in personalized email.

22. (Original) The display device of claim 12, wherein portions of the data are displayed as interactive data for allowing real time interaction and manipulation of information.

23. (Original) The display device of claim 22, wherein the interactive data is used to calculate projected automobile repair costs and to compute projected prices of automobiles in real time on the client.

24. (Original) The display device of claim 23, wherein client side-processing of the results is used to enable the real time interactivity.

25. (Currently Amended) A computer-readable medium having computer-executable instructions for displaying custom and personalized information on an client system comprising:

using the client system to collect personal data associated with a user;  
receiving a set of rules of enforcement that contains all potential  
configurable conflicts between sub-items;

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processing the personal data to formulate a classification profile for the user and postulating buying trends and tendencies of the user in order to create personalized information;

tracking at least a portion of the personal data and performing estimation calculations using the client system to generate results relating to the classification profile and updating the personalized information; and

providing the user with real-time interactivity to dynamically adjust the results on the client system;

preventing the user from creating, encountering, and viewing conflicts between sub-items during the real-time interactivity by automatically correcting the conflicts using the set of transmitted rules of enforcement; and

automatically communicating the results and the personalized and updated information to the user on a World Wide Web page on the Internet and in personalized email.

26. (Original) The computer-readable medium of claim 25, wherein a server and client are operable in an HTML environment.

27. (Original) The computer-readable medium of claim 25, further comprising providing interface options to allow adjustment and filtering of the personalized information and results in response to user input.

28. (Original) The computer-readable medium of claim 25, wherein portions of the data are displayed as interactive data to allow real time interaction and manipulation of information.

29. (Original) The computer-readable medium of claim 28, wherein the interactive data is used to calculate projected automobile repair costs and computing projected prices of automobiles in real time on the client.

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30. (Original) The computer-readable medium of claim 25, wherein the classification profile is used to demographically and statistically generate information for performing direct target marketing.

31. (Original) The computer-readable medium of claim 25, wherein the personal data includes automobile mileage data that is tracked for estimating maintenance schedules.

32. (Currently Amended) A method for adjusting personalized results containing personalized data about a remote user, comprising:

- collecting a query from the remote user using a client computer;
- categorizing at least a portion of the query as trackable data;
- processing the query and trackable data to produce the personalized results;
- displaying the personalized results; and
- providing the remote user with real-time interaction with the personalized results for dynamic adjustment of the personalized results using the client computer; and
- preventing the remote user from encountering sub-item or dependency conflicts by automatically correcting any conflicts such that conflicts are not displayed during the remote user interaction, wherein a set of transmitted rules of enforcement is used that contain all potential configurable conflicts between sub-items that may occur during the remote user interaction and corresponding safeguards to prevent the remote user from encountering and viewing a conflict during the remote user interaction.